

Amendments to the Claims

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

1. (Currently amended): A method, comprising:
 - associating a loss type value with each of at least two of a plurality of loss types, wherein the loss type value is a numerical value that varies by loss type, wherein the loss type values for the loss types are indicative of a potential for fraud associated with a respective loss type;
 - providing at least one request data element for at least one request to a computer system;
 - ~~determining, for the at least one request, one or more loss types from among the plurality of loss types associated with the loss type values for the at least one request, wherein the one or more loss types for the at least one request are one or more of the plurality of loss types;~~
 - a computer system applying one or more business rules to the at least one request data element to determine a fraud potential indicator, ~~wherein~~ wherein at least one of the applied business rules applies a loss type multiplier whose value includes the loss type value associated with at least one of the one or more determined loss types of the plurality of loss types, ~~wherein~~ wherein the value of the loss type multiplier is indicative of a potential for fraud associated with the loss types for the at least one request;
 - assessing at least one total fraud potential indicator for the at least one request based on at least one of the applied business rules and at least one of:
 - a) at least one comparison of the at least one request data element to a datum in a database; and

b) at least one comparison of the at least one request data element to at least one fraud model;

wherein the at least one total fraud potential indicator comprises an estimate of a probability of fraud in the at least one request.

2-3. (Cancelled)

4. (Previously presented): The method of claim 1, wherein the total fraud potential indicator is assigned by adding together at least two fraud potential indicators.

5. (Previously presented): The method of claim 1, wherein the total fraud potential indicator is assigned by averaging at least two fraud potential indicators.

6. (Original): The method of claim 1, wherein at least one request data element comprises at least one of: a claimant's name; a witness's name; an insured's name; a medical provider's name; an involved business's name; an involved business's address; a date of the at least one request; a date of loss; identification of an involved vehicle; an inception date of a policy; an expiration date of a policy; an address of a party related to the at least one request; a detail of the loss or an accident leading to the loss; a detail of an accident; a type of accident; a number of parties involved; a type or degree of property damage; a type or degree of injuries; a trajectory of vehicles in a vehicle accident; and a location of an accident.

7-8. (Cancelled)

9. (Original): The method of claim 1, wherein the at least one comparison of at least one request data element to at least one fraud model comprises determining if at least one request data element approximately matches at least one fraud model.

10. (Original): The method of claim 1, wherein the at least one comparison of at least one request data element to at least one fraud model comprises assigning a fraud potential indicator based on the nearness of an approximate match of a fraud model to at least one request data element.

11. (Original): The method of claim 1, wherein assessing at least one fraud potential indicator comprises determining if at least one request data element approximately matches at least one fraud model, and assessing at least one fraud potential indicator based on which request data element is approximately matched.

12. (Original): The method of claim 1, wherein assessing at least one fraud potential indicator comprises determining if at least one request data element approximately matches at least a portion of a data element in a database.

13. (Previously presented): The method of claim 1, further comprising referring the at least one request for review if at least one total fraud potential indicator exceeds a threshold value.

14. (Previously presented): The method of claim 13, wherein the threshold value is adjusted to control the number of requests with at least one total fraud potential indicator exceeding the threshold value.

15. (Cancelled)

16. (Original): The method of claim 1, wherein at least one fraud model is based on at least one historical fraud pattern.

17. (Previously presented): The method of claim 1, wherein at least one total fraud potential indicator comprises at least one of: a numerical indicator; a ranking; and a pass/fail indicator.

18. (Previously presented): The method of claim 1, wherein assessing the at least one total fraud potential indicator includes determining an absence of fraud in a request.

19. (Original): The method of claim 1, further comprising assessing the probability of fraud in at least two requests, wherein the at least two requests are ranked in order of potential for fraud in each request.

20. (Original): The method of claim 1, wherein the at least one comparison of at least one request data element to a datum in a database comprises comparing at least one request data element to a watch list database, wherein the watch list database comprises at least one specified data element specified by an entity.

21. (Original): The method of claim 20, wherein the entity is notified if at least one request data element matches at least one specified element in the watch list.

22-23. (Cancelled)

24. (Previously presented): The method of claim 1, wherein a multiplier value for at least one fraud potential indicator comprises a ranking multiplied by a point weight multiplied by an adjustment number.

25. (Previously presented): The method of claim 1, further comprising:

reassessing the at least one request data element for the at least one request; and
updating the at least one total fraud potential indicator for the at least one request based
on the reassessment.

26. (Original): The method of claim 1, wherein the database comprises at least one of:
an insurance industry database; a commercial mailbox database; a company historical request
database; a special investigation unit database; a sanctioned medical providers database; and a
custom watch list database.

27. (Original): The method of claim 1, wherein the at least one fraud model
comprises a suspicious relationship between parties involved in an accident.

28. (Original): The method of claim 1, wherein at least one business rule is used to
assess a probability of fraud based on the details of an accident.

29. (Original): The method of claim 1, wherein at least one business rule compares a
date of report of a loss and a date of the loss.

30. (Original): The method of claim 1, wherein at least one business rule compares a
date of a reported loss and a date of inception of an insurance policy.

31. (Original): The method of claim 1, wherein at least one business rule compares a
date of a reported loss and a date of expiration of an insurance policy.

32. (Original): The method of claim 1, wherein at least one business rule assesses a
probability of fraud in the at least one request based on an injury type.

33. (Original): The method of claim 1, wherein at least one business rule assesses a probability of fraud in the at least one request based on a loss type.

34. (Original): The method of claim 1, wherein at least one business rule assesses a probability of fraud in the at least one request based on an existence of a police report.

35. (Original): The method of claim 1, wherein at least one business rule assesses a probability of fraud in the at least one request based on who reported the at least one request.

36. (Original): The method of claim 1, wherein at least one business rule assesses a probability of fraud in the at least one request based on the number of vehicles involved.

37. (Original): The method of claim 1, wherein at least one business rule assesses a probability of fraud in the at least one request based on time difference between the date of a check and the date the check is cashed.

38. (Cancelled)

39. (Previously presented): The method of claim 1, wherein assessing at least one fraud total potential indicator is based on an identity verification engine to verify the identification of at least one data request element.

40. (Original): The method of claim 39, wherein at least one data request element verified includes an insured, a claimant, a doctor, a lawyer, or an involved business.

41. (Original): The method of claim 39, wherein at least one of a public record and a bill is used to verify the identification of at least one request data element.

42. (Currently amended): A computer system, comprising:

a CPU; and

a memory coupled to the CPU, wherein the memory is configured to store at least one computer program executable by the CPU, and wherein at least one computer program is executable to:

associate a loss type value with each of at least two of a plurality of loss types, wherein the loss type value is a numerical value that varies by loss type, wherein the loss type values for the loss types are indicative of a potential for fraud associated with a respective loss type;

provide at least one request data element for at least one request to the computer system;

determine, for the at least one request, one or more loss types from among the plurality of loss types associated with the loss type values ~~for the at least one request, wherein the one or more loss types for the at least one request are one or more of the plurality of loss types;~~

apply one or more business rules to the at least one request data element to determine a fraud potential indicator; ~~wherein~~ at least one of the business rules applies a loss type multiplier whose value includes the loss type value associated with at least one of the one or more determined loss types of the plurality of loss types; ~~wherein~~ the value of the loss type multiplier is indicative of a potential for fraud associated with the loss types for the at least one request;

assess at least one total fraud potential indicator for the at least one request based on at least one of the applied business rules and at least one of:

a) at least one comparison of the at least one request data element to data in a database; and

b) at least one comparison of the at least one request data element to at

least one fraud model;

wherein the at least one total fraud potential indicator comprises an estimate of a probability of fraud in a request.

43-44. Cancelled)

45. (Original): The system of claim 42, wherein at least one comparison of the at least one request data element to the at least one fraud model comprises determining if the at least one request data element approximately matches the at least one fraud model.

46. (Previously presented): The system of claim 42, wherein assessing the at least one total fraud potential indicator comprises determining if the at least one request data element approximately matches at least a portion of a data element in a database.

47. (Previously presented): The system of claim 42, wherein the computer program is further executable to refer the at least one request for review if at least one total fraud potential indicator exceeds a threshold value.

48. (Currently amended): A computer readable storage medium comprising program instructions stored thereon, wherein the program instructions are computer-executable to implement a method comprising:

associating a loss type value with each of at least two of a plurality of loss types, wherein the loss type value is a numerical value that varies by loss type, wherein the loss type values for the loss types are indicative of a potential for fraud associated with a respective loss type;

providing at least one request data element for at least one request to a computer system;

applying one or more business rules to the at least one request data element to determine a fraud potential indicator; wherein at least one of the one business rules applies a loss type multiplier whose value includes the loss type value associated with at least one of the one or more determined loss types of the plurality of loss types; wherein the value of the loss type multiplier is indicative of a potential for fraud associated with the loss types for the at least one request;

assessing at least one fraud total potential indicator for the at least one request based on at least one of the applied business rules and at least one of:

- a) at least one comparison of the at least one request data element to data in a database; and
- b) at least one comparison of the at least one request data element to at least one fraud model;

wherein the at least one total fraud potential indicator comprises an estimate of a probability of fraud in the at least one request.

49. (Currently amended): The computer readable storage medium of claim 48, wherein the at least one request comprises at least one of: a check; an insurance claim; and a loan.

50. (Currently amended): The computer readable storage medium of claim 48, further comprising assessing a total fraud potential indicator of at least one request from at least two fraud potential indicators.

51. (Currently amended): The computer readable storage medium of claim 48, wherein at least one comparison of the at least one request data element to the at least one fraud model comprises determining if the at least one request data element approximately matches the at least one fraud model.

52. (Currently amended): The computer readable storage medium of claim 48, wherein assessing at least one second fraud potential indicator comprises determining if the at least one request data element approximately matches at least a portion of a data element in a database.

53. (Currently amended): The computer readable storage medium of claim 48, further comprising referring the at least one request for further review if at least one fraud potential indicator exceeds a threshold value.

54. (Currently amended): A method, comprising:
associating a loss type value with each of at least two of a plurality of loss types, wherein the loss type value is a numerical value that varies by loss type, wherein the loss type values for the loss types are indicative of a potential for fraud associated with a respective loss type;

determining, ~~one or more loss types~~ for at least one request relating to one or more of a plurality of insurance claims, one or more loss types from among the plurality of loss types associated with the loss type values, ~~wherein the one or more loss types for the at least one request are one or more of the plurality of loss types~~;

a computer system applying one or more business rules to the at least one request relating to one or more of a plurality of insurance claims to determine a fraud potential indicator₇, wherein at least one of the business rules applies a loss type multiplier whose value includes the loss type value associated with at least one of the one or more determined loss types of the plurality of loss types₇, wherein the value of the loss type multiplier is indicative of a potential for fraud associated with the loss types for the at least one request;

assessing at least one fraud potential indicator for the plurality of insurance claims using at least one fraud potential detection technique; and

defining a minimum referral fraud potential indicator such that a desired quantity of

requests are referred.

55. (Original): The method of claim 54, further comprising modifying a minimum referral fraud potential indicator for at least two fraud potential detection techniques using at least two fraud potential indicators from at least one fraud potential detection technique to obtain a selected quantity of referrals for further review.

56. (Original): The method of claim 54, wherein the minimum referral fraud potential indicator comprises a fraud potential indicator that results in a referral of at least one request for further review.

57. (Original): The method of claim 54, wherein at least one fraud potential detection technique comprises predictive modeling.

58. (Original): The method of claim 54, wherein at least one fraud potential detection technique comprises predictive modeling, and wherein assessing a probability of fraud using predictive modeling comprises assessing at least one fraud potential indicator based on at least one comparison of at least one request data element to at least one fraud model.

59. (Original): The method of claim 54, wherein at least one fraud potential detection technique comprises identity searching.

60. (Original): The method of claim 54, wherein at least one fraud potential detection technique comprises identity searching of insurance data, and wherein assessing the probability of fraud using identity search of insurance data comprises assessing at least one fraud potential indicator based on at least one comparison of at least one request data element to additional insurance data.

61. (Original): The method of claim 54, wherein at least one fraud potential detection technique comprises assessing request data for fraud from at least one business rule.

62. (Currently amended): A system, comprising:
a CPU; and
a memory coupled to the CPU, wherein the memory is configured to store at least one computer program executable by the CPU, and wherein at least one computer program is executable to:
associate a loss type value with each of at least two of a plurality of loss types, wherein the loss type value is a numerical value that varies by loss type, wherein the loss type values for the loss types are indicative of a potential for fraud associated with a respective loss type;
determine ~~one or more loss types~~ for at least one request relating to one or more of a plurality of insurance claims, one or more loss types from among the plurality of loss types associated with the loss type values~~wherein the one or more loss types for the at least one request are one or more of the plurality of loss types~~;
apply one or more business rules to at least one request to determine a fraud potential indicator~~;~~ wherein at least one of the business rules applies a loss type multiplier whose value includes the loss type value associated with at least one of the one or more determined loss types~~;~~ wherein the value of the loss type multiplier is indicative of a potential for fraud associated with the loss types for the at least one request;
assess fraud potential indicators for a plurality of requests using at least one fraud potential detection technique; and
establish a minimum referral fraud potential indicator such that a desired quantity of requests are referred.

63. (Original): The system of claim 62, wherein the computer program is further

executable to modify a minimum referral fraud potential indicator for at least two fraud potential detection techniques using at least two fraud potential indicators from at least one fraud potential detection technique to obtain a selected quantity of referral of requests for further review.

64. (Currently amended): A computer readable storage medium comprising program instructions stored thereon, wherein the program instructions are computer-executable to implement a method comprising:

associating a loss type value with each of at least two of a plurality of loss types, wherein the loss type value is a numerical value that varies by loss type, wherein the loss type values for the loss types are indicative of a potential for fraud associated with a respective loss type;

determining ~~one or more loss types~~ for at least one request relating to one or more of a plurality of insurance claims, one or more loss types from among the plurality of loss types associated with the loss type values, wherein the one or more loss types for the at least one request are one or more of the plurality of loss types;

applying one or more business rules to at least one request relating to one or more of a plurality of insurance claims to determine a fraud potential indicator₇₋₂ wherein at least one of the business rules applies a loss type multiplier whose value includes the loss type value associated with at least one of the one or more determined loss types of the plurality of loss types₇₋₂ wherein the value of the loss type multiplier is indicative of a potential for fraud associated with the loss types for the at least one request;

assessing a fraud potential indicator for a plurality of requests using at least one fraud potential detection technique; and

establishing a minimum referral fraud potential indicator such that a desired quantity of requests are referred.

65. (Currently amended): The computer readable storage medium of claim 64, further comprising modifying a minimum referral fraud potential indicator for at least two fraud

potential detection techniques using at least two fraud potential indicators from at least one fraud potential detection technique to obtain a selected quantity of referral of requests for further review.

Claims 66-157 (Cancelled).

158. (Previously presented): The method of claim 1, wherein the value of the loss type multiplier is more indicative of a potential for fraud for requests that are more unusual or difficult to verify and less indicative of a potential for fraud for requests that are less unusual or difficult to verify.

159. (Previously presented): The method of claim 1, wherein the loss type multiplier comprises the sum of loss type multipliers for two or more loss types associated with the at least one request.

160. (Currently amended): The method of claim 1, wherein the loss type multiplier comprises at ~~the least~~ one negative value, wherein the negative value is associated with a contra-indication of fraud for a loss type associated with the at least one request.

161. (Previously presented): The method of claim 1, wherein applying at least one loss type multiplier comprises multiplying at least one loss type value by a number of matches for the request.

162. (Previously presented): The method of claim 1, further comprising applying one or more business rules to the at least one request data element; wherein at least of the one business rules applies an injury type multiplier based on at least one injury type associated with the at least one request to determine a fraud potential indicator, wherein the value of the injury

type multiplier depends on a tendency for fraud associated with at least one injury type associated with the at least one request.

163. (Previously presented): The method of claim 162, wherein the injury type multiplier comprises the sum of injury type multipliers for two or more injury types associated with the at least one request.

164. (Previously presented): The method of claim 162, wherein the injury type multiplier comprises at least one negative value, wherein the negative value is associated with a contra-indication of fraud for an injury type associated with the at least one request.

165. (Currently amended): The method of claim 1, wherein each of at least two of the plurality of loss types of the plurality of loss types corresponds to a type of vehicle collision, wherein the numerical value of the loss type value varies depending on the type of vehicle collision.